

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:
Nayana R. Desai



Order Filed on January 29, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-18196
Hearing Date: 9/25/2024
Judge: Michael B. Kaplan
Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

ORDER GRANTING MOTION FOR RELIEF FROM STAY

The relief set forth on the following ~~page~~ ^{pages 2-3} is hereby **ORDERED**.

DATED: January 29, 2025

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Upon the motion of SSA NE Assets, LLC, under
Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as
hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to
institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate
jurisdiction to pursue the movant's rights in the following:

- ☒ Real property more fully described as:
566-568 Hawthorne Avenue, Newark, NJ 07112

It is further ORDERED that the movant, its successors or assignees, may proceed with its
rights and remedies under the terms of the subject mortgage and pursue its state court remedies
including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing
other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or
deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or
purchaser's assignee) may take any legal action for enforcement of its right to possession of the
property.

- ☐ Personal property more fully described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in
this case as defendants in its action(s) irrespective of any conversion to any other chapter of the
Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate
with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-
bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further
distributions to the Creditor.

The movant shall serve this order on the debtor, any trustee and any other party who
entered an appearance on the motion.

It is further ORDERED that this Order shall be binding upon the Debtor and any subsequently appointed trustee in this or any converted case.

It is further ORDERED that in accordance with 11 U.S.C. § 362(d)(4), this Order may be recorded in compliance with applicable New Jersey laws governing notices of interests or liens in real property.

It is further ORDERED that in accordance with 11 U.S.C. § 362(d)(4), any Federal, State, or local governmental unit or clerk that accepts notices of interest or liens in real property shall accept a certified or exemplified copy of this Order for indexing and recording.

It is further ORDERED that in accordance with 11 U.S.C. § 362(d)(4), this Order shall provide prospective relief and shall be unaffected by any future bankruptcy filing by the Debtor or by any other person or entity with respect to the real property commonly known as 566-568 Hawthorne Avenue, Newark, NJ 07112, designated as Block 3901, Lot 7 on the Tax Map of the City of Newark. filed not later than 2 years after the date of entry of this Order; and

In re:
Nayana R. Desai
Debtor

Case No. 24-18196-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 29, 2025

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	+ Nayana R. Desai, 855 New Dover Rd., Edison, NJ 08820-1806

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Richard J. Pepsny	on behalf of Creditor SSA NE Assets LLC pepsnylawfirm@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4